



Home Loan Highlights

Whether you're a first-time homeowner, considering a move, refinancing, or in the market for a vacation property, MY CREDIT UNION has mortgage loan options to make buying a home simple. Our competitive market rates and member-friendly terms are just what you need to make a house your home.

- Fixed rate terms of 10, 15, 20, and 30 years
- Up to 95% LTV financing on owner-occupied homes or refinanced mortgage loans
- Convenient payment options
- Mortgage options include:
 - **Conventional:** homebuyer's loan made through a private lender (MY CREDIT UNION)
 - **HomeReady:** for members with low or non-traditional income
 - **Investment:** for properties purchased to generate income; properties you plan to rent
 - **Fixed:** a home loan with a constant interest rate for the entire term of the loan (the interest rate will not fluctuate)



Don't forget about our Home Equity Line of Credit (HELOC)

MY CREDIT UNION's HELOC requires no minimum balance and charges no fees for taking advances. Instead of receiving one lump sum loan, with a HELOC, you only borrow what you need, when you need it. MY CREDIT UNION offers options for up to 80% loan-to-value.

Home Buying 101 Seminar

Thinking about buying a home but not sure where to start? We're here to make the journey easier. Mark your calendars for our upcoming Home Buying Seminar – we're hitting the basics!

What We'll Cover:

- Understanding the home-buying process
- Mortgage types and loan options
- How much home you can afford
- Credit scores: what lenders look for
- Tips for working with real estate agents
- Current market insights to help you shop smart
- Down payments, closing costs, and accurate timelines

THURSDAY, MARCH 26TH
AT 5:30 PM
LOCATION: TBD

Whether you're a first-time buyer or brushing up before your next move, this seminar is packed with practical tips and insider knowledge.

Walk away feeling informed, confident, and ready to take the next step toward your dream home. [Click here to sign up today!](#)



Don't Start 2026 with a Broken Heart and Wallet 💔

What is a Romance Scam?

A Romance Scam is initiated by an individual who is looking to deceive you, but not before gaining your trust and ultimately asking for money. Once they feel they've received all they can get from you, they will disappear... leaving you financially ruined! Scammers will use fake identities, photos, and more to convince you they are who they say they are. Often, they will declare their love quickly without meeting you in person.

Spotting the Scam

According to the AARP, these are the most common signs to spotting a Romance Scam:

1. **A 'Wrong Number' text.** If you reply to an unknown number, they might try to strike up a conversation.
2. **They want to talk to you directly.** If you meet on a social media site, dating site, etc, they will attempt to communicate with you through WhatsApp or another messaging site that is less likely to identify them as not legitimate.
3. **They are non-local.** They claim to be in another state or country for work or are on military deployment.
4. **They are constantly in contact with you.** Also known as 'Love Bombing'. You will wake up to messages from them and receive them before you go to bed.
5. **You make plans to meet in person or video chat, but something always comes up.** Their camera is broken, or they had a 'meeting' they forgot about.
6. **They need money for an emergency.** It's always a medical, legal, or business issue. You're the only one they trust to help, despite never having met.
7. **They have an investment opportunity.** This almost always involves Cryptocurrency.

If the scenarios above sound familiar, visit www.aarp.org/money/scams-fraud/romance/ to learn how to stop them in their tracks! You can also report scams to the Federal Trade Commission, the FBI's Internet Crime Complaint Center, Local Law Enforcement, or MY CREDIT UNION/any Financial Institution you do business with.

If you have fallen victim to any scam, MY CREDIT UNION can offer assistance on what to do next. Contact us at 612.798.7100 if that's the case!

The information contained in this article is meant for general informational purposes only. You should not rely solely on one piece of information to protect yourself from ID Theft and/or fraud and in no way does MY CREDIT UNION guarantee that ID Theft and/or fraud will never occur if you follow these recommendations. Under no circumstances shall MY CREDIT UNION be liable for any loss or damage arising directly or indirectly from the use of the information provided within this article.



2026 Scholarship Deadline Approaching

At MY CREDIT UNION, we believe bright futures deserve big support. Don't forget that MY CREDIT UNION Scholarship applications are open. Whether you're heading off to college, pursuing a trade program, or continuing your education in a new and exciting direction, we want to help you get there—because your goals matter, and we love cheering on our members every step of the way.

Who Can Apply?

If you're a *primary* member (or you know one!) who's planning to continue education after high school, you're already halfway there! Check out the requirements on our website.

How to Apply? Please visit: www.mymncu.org/educate/scholarships

Deadline Alert! The MY CREDIT UNION Scholarship applications to be received/postmarked is Saturday, March 28, 2026.



Providing financial solutions that **EDUCATE, EMPOWER,**
and **ENGAGE** our members and communities!

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69th Annual Meeting – Join Us!

Every spring, credit unions across the country gather for something special: their Annual Meeting. Unlike banks, where customers have no ownership or voting rights, credit unions are member-owned, which means the Annual Meeting isn't just a formality – it's an important part of our cooperative.

Attending the Annual Meeting gives members a voice – something you won't find at traditional banks. By attending, members can:

- Hear from the Board
- Be part of the cooperative spirit
- Connect with staff and other members



Monday, April 27th, Social Hour begins at 5:00 p.m.

MY CREDIT UNION Branch

345 E 77th St, Richfield, MN 55423

[RSVP by clicking here.](#)

Shred Day is On Its Way!

Supporting our members doesn't stop at great financial services – we're here to help you protect your information and simplify your life. One of the ways we do this is by hosting an Annual Shred Day conveniently marked after Tax Day.

We encourage MY CREDIT UNION members to bring non-perishable items or make a monetary donation to VEAP in exchange for the opportunity to shred their sensitive financial documents.



Saturday, April 18th at 8:00AM – 11:00AM

Lyndale Branch (9550 Lyndale Ave S, Bloomington, MN 55420)



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The TruStage™ Auto & Home Insurance Program

Get discounts and personalized service, including fast, 24/7 claims service (even on holidays), plus optional Identity Theft Protection – all at a price that fits your budget.

Call for your FREE, no-obligation quote toll-free: 888.380.9287 or visit www.trustage.com/autohome

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Foundation Puzzle Night

Get ready to think quickly, collaborate, and race the clock - all while supporting a meaningful cause. MY CREDIT UNION Community Foundation's **Puzzle Night Fundraiser** is set for Friday, April 10, 2026, at our Richfield branch, and we can't wait to welcome you.

The evening kicks off with **team check-in at 6:30 p.m.**, giving participants time to get settled, connect with other teams, and prepare for the challenge ahead. The competition runs from **7:00 p.m. to 9:00 p.m.**, where teams will work against the clock - and each other - to complete a specially selected jigsaw puzzle. Whether you're an experienced puzzler or simply looking for a fun night out, it's a fantastic way to spend an evening.

Pre-registration will be available soon, allowing you to sign up your team of **2-4 players**. The event is recommended for ages **15 and older**, and the **registration fee is \$50 per team**.

All proceeds support MY CREDIT UNION Community Foundation's **Financial Education and Scholarship programs**, helping us continue our mission in the community. Bring your friends, family, or coworkers and enjoy a night filled with teamwork, laughter, and friendly competition.

Snacks and beverages will be available for purchase, with all sales benefiting the Foundation's mission.

We hope you'll join us for this memorable event and help make a lasting impact. Let the puzzling begin!

This newsletter article is provided for informational purposes only and does not constitute legal, financial, or tax advice. Participation in the fundraiser is voluntary, and all contributions are non-refundable. MY CREDIT UNION Community Foundation is recognized by the IRS with 501(c)(3) status. Please note that donations may or may not be tax-deductible, depending on your local laws and the status of the receiving organization - consult a qualified professional for guidance. The organization makes no guarantees regarding specific outcomes or benefits from participation.

Hearts Connected, Hope Created!

Our Chain of Hearts fundraiser is still going strong, but we need your help to make the chain even longer! Each chain link or heart represents a generous donation that supports Gillette Children's Hospital.

Stop by any branch location to make a donation and add your heart to the chain. Unable to make it to a branch location? Give us a call at 612.798.7100, and we will fill out a heart on your behalf.



Branch Locations

Lyndale Branch
9550 Lyndale Avenue South

W. Bloomington OSR Branch
4025 W. Old Shakopee Road

Richfield Branch
345 E. 77th Street

Inver Grove Heights Branch
9050 Buchanan Trail

Coming soon... Rosemount!
2828 149th Street West, Rosemount, MN 55068

Holiday Closing President's Day - February 16

The MY CREDIT UNION newsletter is published periodically by MY CREDIT UNION for its members. This newsletter is intended to provide accurate information about credit union services and related financial information and is not intended to give accounting, legal or professional advice. All sources are believed reliable; however, on non-policy articles, accuracy cannot be guaranteed.



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